

CITY OF HAYWARD

HOMEOWNERSHIP COORDINATOR

DEFINITION

Performs professional level assignments in marketing City programs serving first-time home buyers; screens, qualifies and assists program participants with loan application and home buying processes and works with lenders, realtors, and housing finance agencies to develop programs that meet the needs of first-time homebuyers.

DISTINGUISHING CHARACTERISTICS

This is a single journey-level class responsible for professional duties related to developing financing programs and marketing plans which promote home ownership in the City for first time buyers. Work involves assisting prospective buyers with the loan application process. This class requires the frequent use of independent judgment and specialized knowledge of federal and state mortgage lending practices.

SUPERVISION RECEIVED AND EXECISED

General supervision is provided by a higher level administrator and lead supervision is provided by the Housing Development Specialist. Assignments may require providing lead, technical, or functional supervision to clerical personnel.

ESSENTIAL DUTIES

Duties may include, but are not limited to, the following:

1. Conducts neighborhood outreach to low to moderate income households and provides information on home buying opportunities, mortgage lending and City assistance programs.
2. Assesses the lending and credit needs of first-time buyers in designated neighborhoods and proposes changes in Hayward programs to meet those needs.
3. Prepares written reports as required on needs assessments and gaps identified.
4. Assists in the design and implementation of screening processes to make initial determinations of client eligibility.
5. Assists program participants with loan application process.

6. Refers potential homebuyers with identified gaps in purchasing ability to agencies and services designed to provide assistance in addressing credit problems and other obstacles to homeownership.
7. Develops marketing plan for City programs.
8. Participates in homebuyer fairs and conducts informational workshops to provide interested homebuyers with information on mortgage programs, homeownership and finance responsibilities, and credit rehabilitation.
9. Creates a network of lenders, realtors and housing finance agencies to offer a wide variety of mortgage types.

JOB RELATED AND ESSENTIAL QUALIFICATIONS

Knowledge of:

- A. Real estate law including legal aspects of title, contracts and mechanic's liens.
- B. Commercial and government mortgage lending practices.
- C. Techniques and principles of mortgage counseling.
- D. Word-processing and computer spreadsheet applications.
- E. Budget preparation and control.

Ability to:

- F. Make independent decisions.
- G. Communicate clearly and concisely, both orally and in writing.
- H. Maintain effective working relationships with coworkers and others contacted in the performance of required duties.
- I. Make clear, effective presentations to large groups.

EXPERIENCE AND EDUCATION

Any combination equivalent to experience and education that could likely provided the required knowledge and abilities would be qualifying. A typical way to obtain the knowledge and abilities would be:

Experience: Three years of recent experience in mortgage lending.

Education: Equivalent to graduation from an accredited college with a Bachelor's degree in business administration, economics, finance or related field.

LICENSE OR CERTIFICATE:

License: Possession of a Class C California Driver's License.

PROBATIONARY PERIOD: One Year

605CS98

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AAP GROUP: 4

FPPC STATUS Designated

FLSA STATUS Exempt